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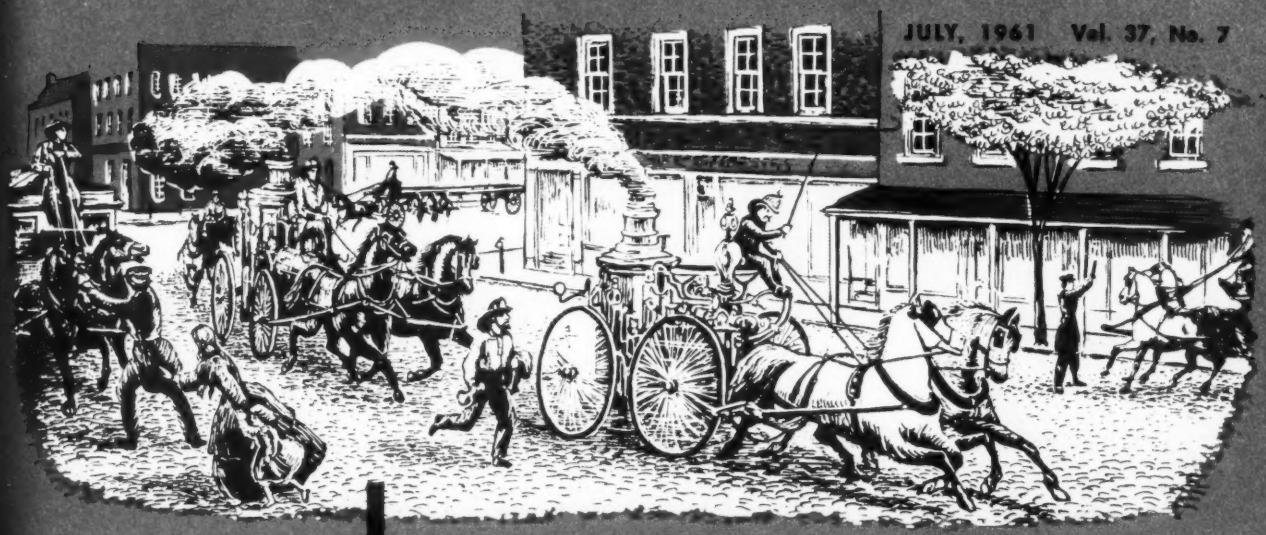

Our Factory-Type Farmsteads

Mightiest Springboard Into Space

Coaches of Comeback Feats

More Serenity for Summertime

Innovation in Property Insurance

Detroit Sets an Example

JOURNAL

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FRONT COVER—*When Portland Burned, July 4, 1866*

BACK COVER—*Portland, Maine, Today*
Greater Portland Chamber of Commerce

OUR COVERS

FIREMEN RACED against losing odds that Fourth of July, 1866, in Portland, Maine, when a fire, traced to a firecracker, culminated in destruction of half the city. It had been a day of unrestrained celebration (*Annals*, page 22), and firemen were still in their dress regalia with horses and equipment slicked up and decorated when the alarm sounded in late afternoon.

Racing from the festivities, as depicted in the panel on our front cover, the firemen did arrive in time to extinguish the firecracker blaze. But even when reinforced by the fire departments from nearby towns, they were no match for the inferno touched off by wind-blown sparks and embers.

Sixteen hours later Portland was a grim lesson to the entire nation in what fire, wind and kindling-wood construction can do in the absence of adequate fire protection and prevention. But for insurance and relief from all over the country, the lesson would have been immeasurably more horrific.

Portland today (back cover) has long since recovered from the fire to become a major port and manufacturing center with a population more than twice the 30,124 of 1866. But the lesson of 95 years ago has never been forgotten, for Portland is now one of the exemplary cities of the U. S. in fire prevention and control. ⊙

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FRESH START FOR WAYWARD BOYS

These open-air "reform schools" are part of a broad attack on juvenile crime.

IN THE WOODED HILLS of New York's Chenango County, a prison van pulls into an old CCC camp with six young prisoners from Elmira Reformatory, shackled together with leg irons and handcuffs. They are greeted by Supervisor James J. Morrow, a tall, lean man in a checkered sports shirt, who tells the uniformed guards: "You can put the irons and handcuffs away. We won't be needing them on these boys any more."

This air of informality and trust pervades Camp Pharsalia, opened in 1956 as an experimental facility for rehabilitating youthful offenders. The experiment has worked so well that the state plans to expand the program to five camps this year, and hopes eventually to increase camp capacity from the present 460 boys to about 1,600.

New York thus becomes the 18th state to use these radically different correctional institutions, joining California, Washington, Oregon, Arizona, Colorado, Hawaii, New Mexico, Minnesota, Ohio, Michigan, Illinois, Pennsylvania, Massachusetts, Maryland, West Virginia, Kentucky and Virginia. Together, they operate about 50 camps, built without bars or fences. Most are located in parks and forests where the youths can perform conservation work as part of the therapy for twisted emotions and misdirected attitudes.

California pioneered the concept of forestry work camps in the 1930s, but most other states have developed their camp programs since World War II. Their search for more effective techniques has been spurred by an epidemic of juvenile crime which already has swamped conventional youth facilities.

Arrests of youths 17 and younger have doubled since 1948, a rate of increase 2½ times the rise

Work camps have been found more effective than prisons in rehabilitating many young offenders. Shawnee Camp (above), unlike others in Illinois, stresses farming.

Illinois Youth Commission

Los Angeles County Fire Department

Boys assigned to Los Angeles County forestry camps get 80 hours of training in control of forest fires and are called out frequently to aid county foresters. They also keep clear 150 miles of firebreaks and maintain 300 miles of fire roads.

Recreation is a strong part of the therapy offered by camps. These boys are members of Sea Explorer Ship No. 98 at Illini Camp near Marseilles, Illinois. It's believed to be the first Sea Scout unit ever chartered in a correctional institution.

Illinois Youth Commission

Fresh Start for Wayward Boys

in juvenile population. President Kennedy, who has proposed a $10 million federal program to combat delinquency, reported in May that 3 to 4 million youngsters will appear before the nation's courts in the coming decade.

Offenses committed by youths have become a matter of serious concern to insurance companies as well as to parents and law enforcement agencies. Youngsters not yet 18 account for two out of three of the nation's total arrests for auto theft, half the arrests for burglary and larceny, 30 per cent of the arrests for possessing stolen property and 26 per cent of all arrests for robbery. Adolescents also are deeply involved in arson, vandalism and traffic violations.

Work camps obviously are no cure-all for these vastly complex problems, nor are they considered the most suitable correctional facilities for all delinquent boys. Many young offenders can be handled by their own parents with some help from probation officers and social workers, or placed in foster homes. Others are so seriously disturbed or aggressive that maximum security and intensive psychological treatment are necessary. In between is a large group of youths who must be removed from their communities, but who have not yet become hardened criminals. It is this group for whom the camps were designed.

Illinois affords a good illustration of how a typical camp system works. Since 1953, the state has created a network of 10 camps with an inmate population of 328 boys ages 16 to 21—about one-fifth of the male juveniles in correctional custody of the Illinois Youth Commission.

Some of these boys are sent directly to camps from the Reception and Diagnostic Center at Joliet, where youths sentenced by the courts are held for observation and screening for an average of five weeks. Others serve time behind bars at the Industrial School for Boys or Sheridan Reformatory and are transferred to a camp as an intermediate step between jail and parole. Sentences are of indeterminate length, depending on the boy's progress. The average stay in camp is about six months.

Oliver J. Keller, Jr., chairman of the Illinois Youth Commission, notes with quiet pride that fewer than seven per cent of the boys released from camps violate parole and have to be returned. By contrast, one of every three parolees from the reform schools runs afoul of the law a second time. Many of them become habitual delinquents.

A visit to the Illinois camps reveals how their remarkable record is attained. Representative of the group is Mississippi Palisades State Boys

Los Angeles County Probation Department

Inmate of a California camp seeks out a counselor at lunch time to discuss a family problem. Such relationships, camp workers believe, are more important than anything else in helping youngsters straighten out their misdirected lives.

In the rugged San Gabriel hills near LaVerne, California, twin camps for boys 13 to 15 and 16 to 21 share these school facilities. Special instructors teach remedial classes in building at left and vocational skills in the shop opposite.

Los Angeles County Probation Department

Camp, nestled beneath weathered cliffs overlooking the Mississippi River near Savanna, Illinois. The camp's 60 resident boys live in neat dormitories acquired from the National Youth Administration. Included are two recreation halls where the boys can watch TV, read or develop hobbies in the evenings and on weekends. They also are allowed to go on supervised trips into town for movies, bowling, basketball and religious services. About 15 boys currently sing in the choirs at Savanna and Hanover Methodist Churches.

"This community acceptance had to be won by the boys themselves, and it is a major factor in changing them into responsible citizens," says Paul Zaehringer, 38-year-old camp director. He and two trained counselors also work hard to build up the boys' confidence and self-respect by praising their progress and by talking over their problems both formally and informally.

Equally important, the boys learn to accept supervision and develop regular work habits by putting in a 40-hour week developing the park as a public recreation area. In less than five years their labor has transformed a tangled forest into a showcase park with winding trails, scenic lookout points, grassy meadows and fireplaces stocked with firewood.

Youths at all Illinois camps also are trained in fighting forest fires, and are called out frequently to aid in these and other community emergencies. Forty boys from Union Forest Camp at Jonesboro, Illinois, sandbagged levees along the rising Little Wabash River during this spring's floods.

"Probably one of the camps' most important teachings is the satisfaction of doing something constructive—doing things to improve public property, rather than destroy it," says Joseph Munday, superintendent of the Illinois camps.

Inevitably, the Illinois program and those of other states must be measured against California's pioneer system, still considered the best in the nation. Nineteen of the state's 59 counties operate probation camps for junior boys 13 to 15 and forestry work camps for senior boys 16 to 21. Junior boys spend most of the day in classes tailored for the typically school-retarded delinquent. Senior camps emphasize conservation work and fire control, much as those in Illinois, but they also provide shop training and remedial night school classes.

Other states are now moving toward this concept of a comprehensive camp system as their programs mature and gain public acceptance. This is a hopeful sign, for public understanding of the youth camp approach could prevent many youths from becoming delinquent in the first place. ⊙

HIGH FINANCE ON THE FARM FRONT

Successful Farming

Today's trend is to large, expensive buildings, incorporating costly machinery and automated equipment.

IN GEORGE ORWELL'S satirical *Animal Farm,* pigs lead a barnyard revolt against their human caretakers and set up their own version of the farmstead of the future. As in most utopias, disillusionment comes with the discovery that somebody has to do the work.

These all-too-human porkers might have done better by moving to Delphi, Indiana, and checking into Ralph Sullivan's new pig parlor, which provides 60 shoats with all the comforts of home while they make hogs of themselves at automatic feeders and water troughs. Built for $14,000, including the cost of a glass-lined silo for storing wet corn, this 70-by-100-foot hog-finishing plant is a model of automated efficiency and an indication of the large sums now being invested in farm buildings and equipment.

U. S. farmers will spend an estimated $1.3 billion on barns and service buildings this year alone, plus an additional $1 billion to build or modernize farm dwellings and about $3 billion for machinery and equipment. Such expenditures have helped push the farmer's capital investment to a record high—$21,500 per farm

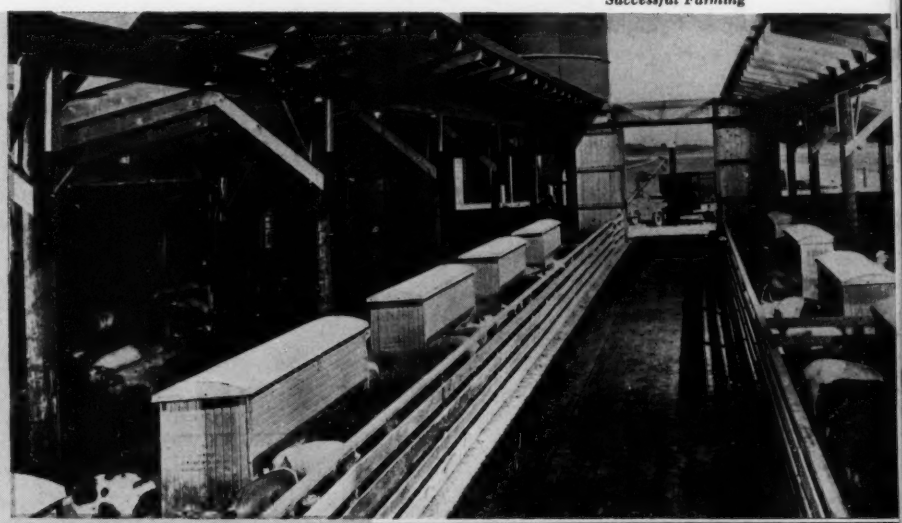
job, compared with $15,900 invested per job in industry.

These heavy investments are tied in with the great progress being made in farm technology. It began several decades ago as powerful tractors, improved seed and more potent fertilizers vastly increased the farmer's efficiency in growing and harvesting his crops. Now the same kind of transformation is taking place around the barn and feed lot.

One major reason is that agriculture is shifting more and more to a livestock economy, greatly increasing the farmer's chores. Animals require weather protection, medical care, litter removal and a steady supply of water and feed —all of which involve time-consuming human labor.

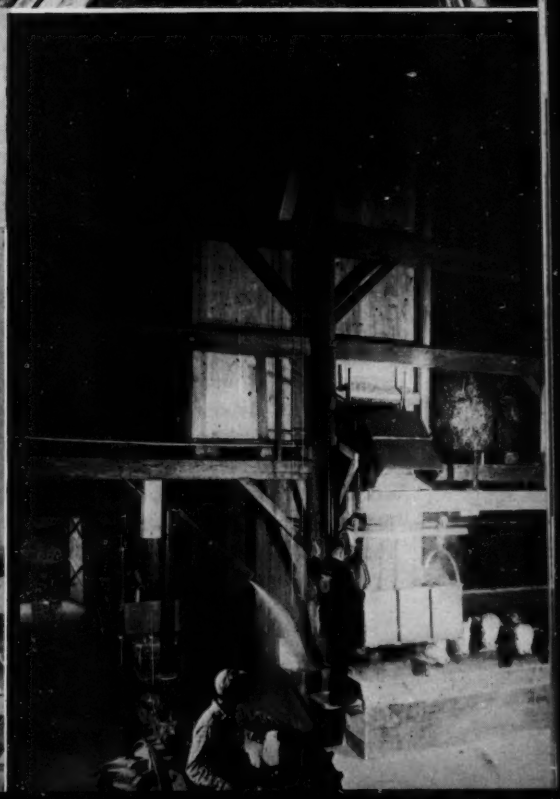
Faced with narrowing profit margins and a declining farm labor supply, farmers have turned to heavy industry for ideas to lighten the burden. The concept now emerging is based on the materials-handling systems used by manufacturing plants. The emphasis is on structures designed so all materials are moved the shortest

Successful Farming



← U.S. farmers have an estimated $38 billion invested in buildings such as these, protected by more than $32 billion in coverages written by farmers' mutual fire insurance companies. Farm insurance has increased $10 billion since 1949.

→ Ralph Sullivan raises 300 pigs in each side of this well-engineered hog finishing plant, Delphi, Indiana. Since photo was taken he has installed automatic feeder to take corn and protein from the silo at rear to feed boxes along the aisle.



→ Oakley Short, Fulton County, Ohio, hooked up a Rube Goldberg device to feed 120 steers in 20 minutes. Corn (rear) is lifted into tractor-powered grinder, then up an auger to a storage bin. Boy puts desired amount into suspended feed bucket.

↓ This structurally sound livestock barn was converted into a multi-story laying house on Harry Roth's farm near Forrest, Illinois. All chores are mechanized, enabling him to cut daily work time 90 per cent. Conversion cost was $6,413.

possible distance and with the least amount of labor and expense. Animals are allowed to self-feed wherever possible, and other operations are automated with the use of conveyors, augers, grinders, mixers, grain dryers, barn cleaners and other equipment.

One example, cited by *Successful Farming* as one of the best feeding systems the editors had seen, was developed by Ted Hebert of Christian County, Illinois, with the help of an agricultural engineer from the University of Illinois and the power-use adviser from his local electrical co-operative. By flipping switches on a control panel, Hebert sets in motion an automatic hammer mill that mixes and grinds the proper feed ration and sends it through an auger to a feeding trough in the barn lot. The system cost him $6,000, but it enables him to feed 100 head of cattle in 10 minutes a day.

Big Investments Call for Insurance

Along with such innovations has come a need for more insurance to protect the farmer's increased investment in buildings and their valuable contents—including machinery, stored field equipment and large supplies of feed, farm chemicals, seed and fertilizer.

Farm fires are estimated to have destroyed $165 million worth of property in 1960 alone, about 65 per cent of it in the form of farm buildings. Livestock losses, mostly from lightning, accounted for 15 per cent of the total, and the remaining 20 per cent was in the form of machinery, farm supplies, household goods and other personal property.

These estimates are made annually by the U. S. Department of Agriculture on the basis of figures provided by farmers' mutual fire insurance companies, for many years the principal source of financial protection for farmers. There are now about 1,500 of these farm mutuals, organized by farmers themselves to provide insurance at cost for their property. Most of them operate on an assessment basis, charging only a small cash deposit when the policy is written. At the end of the year they tote up that year's claims and operating expenses and collect just enough from each policyholder to break even. Other mutual companies collect a regular premium in advance and return excess funds to policyholders in the form of a dividend. Both types of mutual companies save the policyholder an average of about 20 per cent on his insurance.

The amount of insurance written on farm property has been rising steadily despite the decline in the total number of farms in operation. The USDA estimates farm owners spent about $360 million for all types of property and casualty insurance in 1960, an increase of 15 per cent over the 1955 figure.

Fire and windstorm insurance is perhaps more important to farmers than to any other group of businessmen. Farm buildings are rarely of fire-resistant construction, and a fire that does start is likely to burn the building down before the fire department can get there. Barns and other farm structures also suffer frequent wind damage because of their construction and their exposure to wind unobstructed by city buildings.

The trend today is toward policies including protection against both fire and windstorm, plus other perils such as lightning, hail, explosion, smoke and vehicle damage.

Machinery installed in a building usually is insured as part of the building, but field equipment is best covered with an agricultural equipment floater which insures it against virtually all perils except wear and mechanical breakdown, whether in the field or stored in a shed.

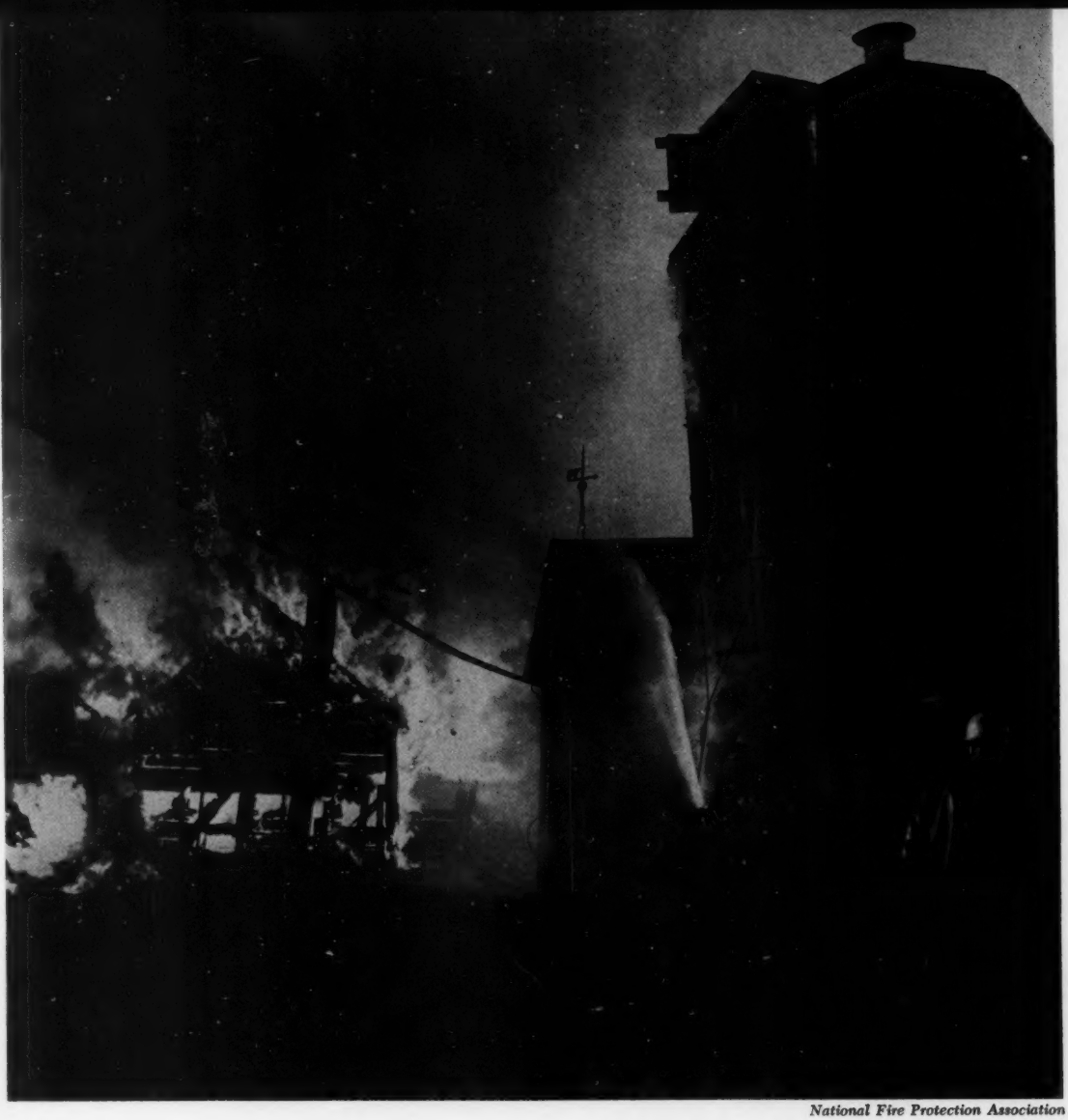
Livestock also can be insured against death from fire, lightning, windstorm and related hazards, and a few companies even issue an all-risk type of policy covering accidents and disease as well. A farmer can insure champion bulls and other high-value animals individually, or obtain blanket coverage on an entire herd.

A third major type of insurance is the farmer's comprehensive personal liability policy, which covers claims arising from machinery accidents, escaped livestock, use of agricultural poisons and other farm operations that cause injuries or property damage involving the public.

Newest Service: Packaged Protection

Newest development in farm insurance is a farm-owner's package policy similar to the homeowner's policy widely used to insure dwellings. It can be used to cover the farmer's home, barns, equipment, household goods and other property against nearly all physical perils, including theft.

In addition to providing low-cost insurance for farmers, mutual companies through the years have contributed greatly to farm safety by a sustained campaign to find and eliminate



National Fire Protection Association

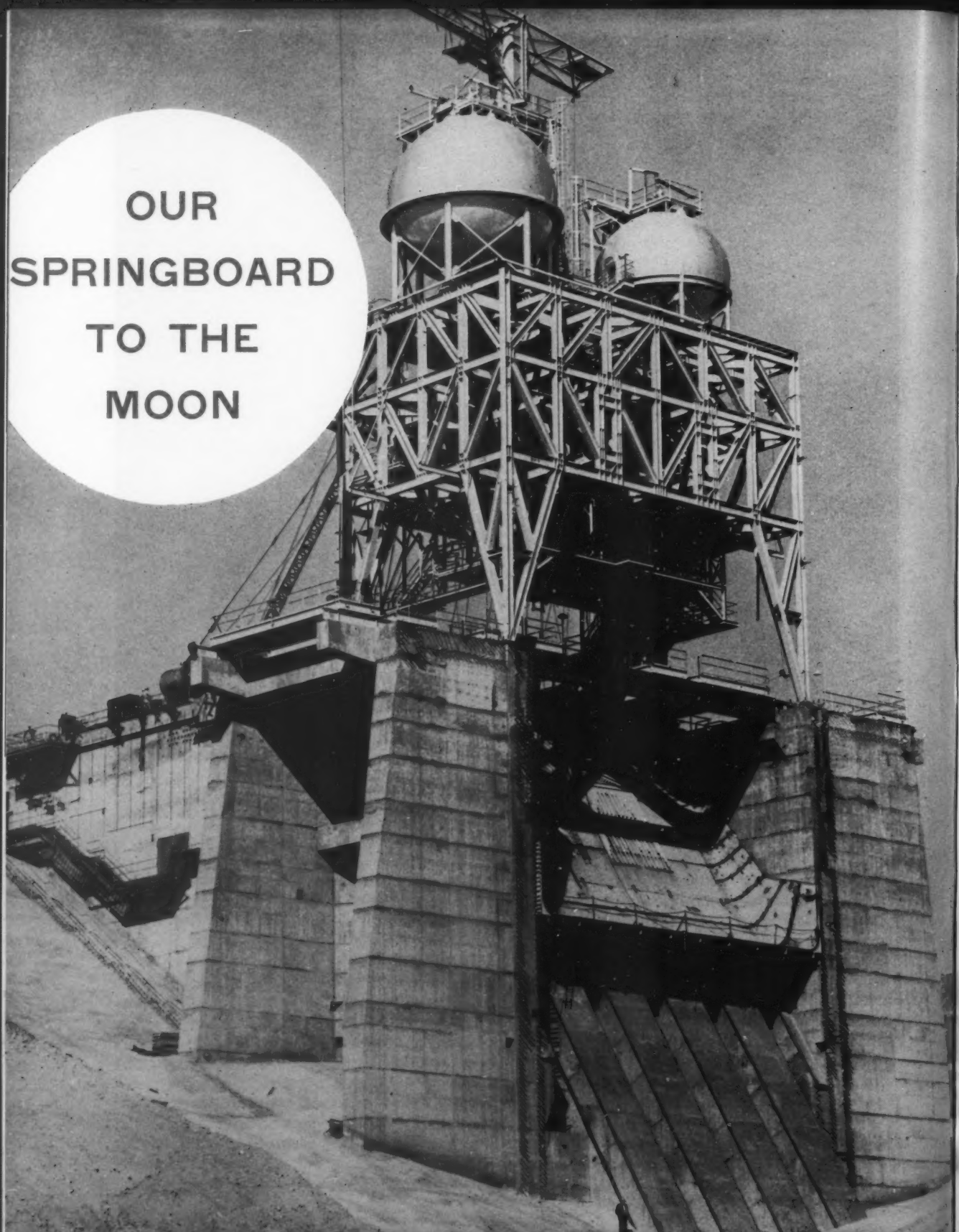
Volunteer firemen were unable to halt the spread of this $25,000 farm fire near Waukesha, Wisconsin, because of high winds, lack of water and inadequate spacing between the barn and machine shed. Insurance companies have done much to eliminate farm hazards.

hazards around the farmstead. Most of them inspect all buildings before accepting them as insurance risks, paying particular attention to chimneys, electrical hazards and storage of gasoline and tractor fuel.

In Nebraska, mutual companies have done an outstanding service to farmers by making low-interest loans to volunteer fire districts for the purchase of fire trucks and other equipment. As a result, the number of rural fire trucks in the state has increased from 53 in 1945 to more than 170 today.

Iowa mutual companies have done much original research on the proper bracing and anchoring of farm buildings to help them withstand windstorms, and a group of Massachusetts mutuals has provided six state forestry stations with apparatus for injecting dry ice into green hay that begins to overheat—a frequent cause of fire by spontaneous combustion. Farmers anywhere in the state can get this service by calling a fire tower.

As U. S. farmsteads are transformed into modern agricultural production plants, these and many other services provided by mutual insurance will continue helping farmers to become safer and even more efficient businessmen. ⊙


OUR
SPRINGBOARD
TO THE
MOON

This California structure, for testing moon-shot engines, is free world's mightiest unit.

CHRISTOPHER COLUMBUS had Palos, Spain, as his point of departure when he set sail from one world into the other on August 3, 1492.

A historic spot linked with the departure of our first U. S. astronauts for the moon will be a rocket-engine test stand at Edwards Air Force Base in Southern California.

This is the world's mightiest test stand by a considerable margin—a veritable Gibraltar-like workbench for engines. All the power of a rocket engine with 1,500,000 pounds thrust can be contained here while the engine is undergoing static tests. Four such engines with a total thrust of 6 million pounds eventually can be accommodated on the stand. The U. S. will then have the muscle to put heavy satellites of 16-ton size into earth orbit or to land a manned expedition on the moon, target date now 1969-70.

Testing of the moon-thrust engine is scheduled for 1962, with Rocketdyne, a North American Aviation, Inc., division, having the major-components contract. Largest existing rocket engines, the Atlas and Titan, are rated at about 330,000 to 370,000 pounds of thrust.

Test Stand 1B, as it is officially designated, is a facility of the Air Research and Development Command designed for the National Aeronautics and Space Administration. The designing and constructing agency was the U. S. Army Engineer District, Los Angeles. Aetron was retained as over-all designer, with the stipulation that a firm highly specialized in the design of large structures perform the structural design of the test-stand substructure and the design of certain civil portions. For these purposes, Sverdrup & Parcel Engineering Company, St. Louis, was selected by Aetron as subcontractor. The architect-engineer was Aerojet-General Corporation of Covina, California.

Del E. Webb Corporation of Los Angeles constructed Test Stand 1B under a $4.7 million contract.

Mutual insurance thereby took another major role in the nation's space program, for Employers Mutuals of Wausau are the insurers for Webb. In fact, Webb and Employers for years have worked together on many construction projects.

On Test Stand 1B they were confronted with some extraordinary problems in safety and accident prevention in that the tower had to be anchored deep in the granite rock. This required the excavation of 200,000 yards of rock and soil. Above ground, the scaffolding for the structure was a project in itself, requiring 30,000 feet of lumber, enough to build 10 homes.

All in all, some 400 concrete pours were made, with construction being done in 22 lifts. The cold, plain walls of the exterior belie the maze of air conditioning, heating and electrical facilities on the inside. Construction also involved the building of control and warning systems, concrete block observation stations, instrumentation tunnels, huge fuel storage tanks and a million-gallon water storage tank.

The stand itself, while an imposing structure, is only one part of the entire facility. There is a support building separated from the stand by a gap of 20 feet, bridges from the top of the support building to the stand and from the road to the top of the support building, a tunnel connecting the stand to the control house, and facilities for required instrumentation, utilities, fuel and water cooling.

Combined height of the substructure and superstructure of the stand is approximately 221 feet, making it as tall as a 22-story building. The steel superstructure or tower is 96 feet high on top of the concrete substructure, which is 125 feet high. There are 12,000 cubic yards of concrete and 800 tons of reinforcing steel in the substructure.

During the static tests, the rocket engine will be supported by the steel superstructure or tower, which also holds the two stainless steel spheres containing the fuel and the oxidizer. The tower itself is bolted to heavy steel bearing plates at the top of the concrete substructure; the bearing plates, in turn, are anchored to the concrete substructure by means of steel cables.

Directly underneath the steel tower, in the shaft of the stand, is a water-cooled, steel-plate flame deflector requiring 75,000 gallons of water per minute for the cooling. A reservoir at the bottom catches the water for recycling.

Behind the test stand is the support building, containing maintenance shops, equipment

Capable of handling four engines giving 6 million pounds of thrust, Rocket Test Stand 1B will be a vital unit in launching a manned expedition to the moon, target date now 1969-70. Twenty-two stories high and dwarfing the man at the base, it required 12,000 cubic yards of concrete, more than 800 tons of steel. Mutual insurance played a prime role in its erection.

rooms, office space, storage areas and instrumentation terminal rooms. This support building is entirely separated from the test stand in order to minimize damage from blast and vibrational forces.

Nearby, on the opposite side of the hill from Test Stand 1B, is Test Stand 1A, previously thought to be the largest stand, with a capacity of 1 million pounds. Test Stand 1B is connected to the control house of Test Stand 1A by a tunnel so that both stands can be operated from the same control house. Rocketdyne will operate both stands.

Workmen employed on Test Stand 1B varied from 140 to 220 a week, with a total of about 170,000 man-hours being put in. This was not the type of construction in which world-beating records can be made on the number of accident-free man-hours of work. Nevertheless the many hazardous operations were carried out with credit to the workmen and their superiors. Primarily, the job was one of placing large quantities of concrete under unusual conditions.

Webb himself took a personal interest in safety on the job and put Robert Kenson in charge of the program. Overseeing the whole project for Webb was Edward T. Davies, chief of operations, and Cecil Drinkward, operations man, at the Los Angeles office. Construction work was directed by Neil Drinkward. Jack Mealey was safety engineer for Employers Mutuals.

Superintendent Drinkward and his staff operated under the standing Webb rule, "Safety is a job requirement." By careful selection and placement of workers, advance planning, and close supervision of the day-to-day operations, they brought the job to a finish with an enviable safety record. Over the years the Webb Corporation has won several Employers Mutuals awards for outstanding safety records.

If America's "lunarnaut" takes off from here, there will be no mystery about the site. It is about 110 miles north and east of Los Angeles in a sparsely settled desert and mountainous area where the 300,000 acres of Edwards Air Force Base comprise one of the nation's major testing grounds for air force equipment. The X-15 rocket plane flies from this base. And Test Stand 1B may some day be home base for the man who makes it to the moon. ⊙

Paralyzed from his neck down after a lumber company accident, Maxie Hall proves rehabilitation works by walking to homebound airplane unassisted. Seeing him off is Cora Snowdel, Employers of Wausau nurse.

Rehabilitation Nurse Barbara Hanks (right) of Liberty Mutual visits with one of her many patients. Barbara spends much of her time counseling with patients and families, convincing them of need for rehabilitation.

Doctor, patient and ever-present rehabilitation nurse are a common trio during air ambulance flights to rehabilitation centers. Liberty Mutual nurse here not only serves as doctor's aid, but patient's companion.

Always welcome in the homes of her patients, Clare Schwartz, Employers of Wausau rehabilitation nurse, has been helping handicapped persons along the road to self-sufficiency for 20 years — enjoying every minute of it.

Rehabilitation nurses, working with disabled persons, have had some notable successes.

THEY COACH TO WIN AGAINST BIG ODDS

FIND A WOMAN with the energy of a decathlon champion, the medical know-how of a Florence Nightingale, the insight of a psychiatrist and the patience of a saint and you have a rehabilitation nurse.

The nurses themselves have a tendency to describe their many tasks lightly. One refers to her work as a "liaison between everybody." Another says she has been labeled by doctors and patients alike as "the good humor lady."

Whatever they're called makes little difference. What they accomplish, however, makes all the difference in the world to disabled persons and their families.

Employed principally by the insurance industry, rehabilitation field nurses take their assignments from the insurance companies' claim departments. They may find themselves in midtown Manhattan one day and in the back hills of Kentucky the next. The variety of crippling injuries they face is even greater, with spinal cord injuries, fractures and losses of limbs taking up most of their time.

Best known among the insurance companies employing rehabilitation field nurses are Employers Mutuals of Wausau and Liberty Mutual, Boston. Both have extensive rehabilitation programs and have set patterns for other companies to follow. Liberty Mutual, for example, has two large rehabilitation centers, at Boston and Chicago, with 33 field nurses scattered throughout the country.

One of these nurses is Barbara Hanks who covers four states in the Midwest, logging some 700 miles a week in her company car. A registered nurse with a bachelor of science degree from Northwestern University, Barbara has guided hundreds of disabled persons back to independency. One of her most rewarding cases involved a 25-year-old man who had lost both legs in a lumberyard accident.

The young man, whose wife was expecting their first child in two months, was woefully confined to a hospital. Barbara was there visiting him promptly after the mishap. She described him as being "hardly typical of a happy expectant father." This, however, was understandable, for his first thoughts were of how he could support his growing family. He considered himself a "basket case."

Barbara's first job was to contact the attending physician, who needed some convincing that rehabilitation should start immediately after the accident. She then visited with the

patient's wife and parents, convincing them, too, that rehabilitation was not only possible but an absolute must.

Several months after the accident, the victim was moved to Liberty Mutual's Chicago rehabilitation center. His attitude was improving and he soon began looking forward to trying out his new artificial limbs.

Less than a year after the accident, he was back at a new job with his old employer, driving an auto with special hand controls and by then the proud father of a baby girl. Just how much of a role the rehabilitation nurse had in this victim's comeback would be hard to measure. The man might have progressed to his present physical status without her, but the nurse was there to make sure.

An insight into Barbara's work in this case also gives some idea as to what scores of other insurance nurses are doing each day. Barbara visited the patient, his family and doctor regularly, arranged for proper therapy in both the hospital and the rehabilitation center, planned visits for the family and arranged for their transportation, spoke with the patient's employer about job placement and kept a running report on his progress for her insurance company. This, coupled with the psychological factor of the nurse always being available when needed, has turned thousands of "basket cases" into self-sufficient citizens.

A pioneer among the insurance companies in establishing a rehabilitation program and center is Employers Mutuals of Wausau, which opened the doors to that first center in 1928. Set up as a pilot operation to show the way for other companies and communities in establishing similar centers, Employers Mutuals' center was so successful that it was closed this year.

In Wisconsin alone there are now private rehabilitation institutions in all major population centers. Employers Mutuals of Wausau consider their mission completed as far as maintaining a center is concerned, but they are constantly expanding their rehabilitation nursing program.

Miss Clare Schwartz, a registered nurse who has been doing rehabilitation work with the Wausau company for 20 years, said, "We feel that it is a great help to the patients' attitudes if they can be placed in centers near their homes. Now that most areas have centers or hospitals with rehabilitation facilities, it's no longer necessary to transport them to Wausau."

Miss Schwartz, during her tenure at Employers of Wausau, has dealt with a myriad of patients, from an amputee who was doing his own "rehabilitatin' " from the stool of a tavern to a young girl who had lost her left hand in a plant accident shortly before her marriage date. With the help of Miss Schwartz, both cases were returned to normalcy, with the man finding his way out of the tavern and the girl finding her way to the wedding altar.

The growing importance of rehabilitation nursing was expressed by Dr. Edward E. Gordon, director of the department of physical medicine at Michael Reese Hospital, Chicago. Dr. Gordon feels that each hospital should have at least one rehabilitation nurse to provide an early start toward the recovery of disabled persons. He also urges that more colleges and hospitals begin offering specific training in this needed field of nursing.

Mutual insurance, recognizing this need, has been leading the industry. In addition to employing many of the nurses, mutual companies, through the American Mutual Insurance Alliance, strongly seconded and offered financial support to the idea of a Conference of Rehabilitation Centers and Facilities in Evanston, Illinois.

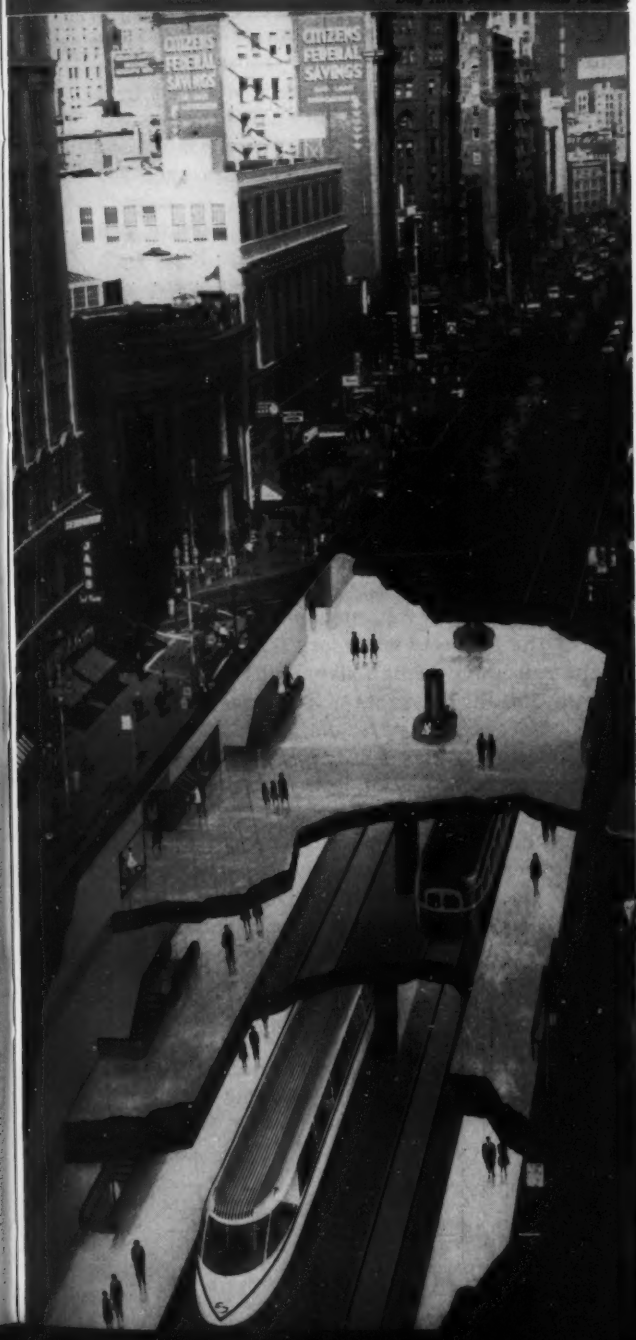
With more than 9 million disabling injuries annually, the demand for rehabilitation facilities has never been greater. But these modern and expensive plants will never replace the rehabilitation field nurse. Thousands of disabled victims would not have found their way to the hospitals or centers if it hadn't been for the kindness, persuasion and helping hands of the "good humor ladies." ⊙

INTERNATIONAL AWARDS

WORLD TRIBUTE will be paid at the Ninth World Congress of the International Society for Rehabilitation of the Disabled, Copenhagen, June, 1963, to organizations which have done most to advance and improve rehabilitation services and facilities for the handicapped during the period 1961-62. Seven Reader's Digest International Rehabilitation Awards, ranging from $500 to $2,500, will be presented to the winners in a competition now open to all interested groups. Headquarters of the International Society are at 701 First Avenue, New York 17, N. Y.

Subways have proved the best conveyance for moving urban masses safely and swiftly.

TUBES FOR OUR TRAFFIC TROUBLES



FROM NEW YORK to Los Angeles motorists are becoming disillusioned with their so-called expressways. Far from serving as congestion cure-alls, these superhighways are creating new problems.

In Chicago, for instance, new and modern expressways have added to Loop confusion by flooding the city's hub with autos. Today during rush hours a bicycle can cross the downtown district faster than an automobile.

Traffic jams such as this are costing cities billions of dollars in lost time, lost sales and added expenses. One transit official aptly described the expressways, many of which are outdated before completion, as "the concrete jungles of the Twentieth Century."

City planners and traffic engineers, in their efforts to eliminate a good share of the traffic mess, are going underground with subways. Considered the most economical means of ultimate transportation for major urban areas, subways are fast and efficient. Only the earthworms are inconvenienced.

Cities with subways are speeding millions of persons through the ground to their destinations. Major cities without subways are making plans for them. San Francisco is proposing to tunnel under its famed Market Street to make way for a three-level subway, while nearby Oakland is contemplating a similar system. Toronto, which has just recently discovered the value of the tubes, is carrying on an extensive expansion program.

A West Coast insurance man who is well aware of the horrendous traffic conditions existing in the Los Angeles and San Francisco

Subway planned for San Francisco's Market Street is to be part of modern rapid transit network for five-county Bay Area Rapid Transit District. Fast subways will use lower level, streetcars in center section, with shops and stations just below street.

areas said that subways would not only make the motorists' lives again worth living, but would substantially reduce the auto insurance rates. As traffic becomes more densified, he explained, accidents increase, necessitating higher insurance rates.

In the five North American cities serviced by subways, some traffic jams still exist. No one maintains that the underground railroads are the entire solution. New York, Chicago, Boston, Philadelphia and Toronto all have their share of auto-snarled streets. But the congestion would be next to impenetrable if subways were absent.

W. E. P. Duncan, past president of the American Transit Association, explained that no single type of transportation will completely serve the needs of a community. It takes auto, rail and other transportation facilities, efficiently and economically co-ordinated. Likewise, there is no one transportation arrangement that could be acceptable to all communities. Like human beings, cities have their own special needs and problems.

Toronto is finding the solutions. Its Transit Commission has earned high praise for its well-integrated rapid transit program, as well as for measures the city is taking for the future. The capital of the Province of Ontario, Toronto is one of the few North American cities where the central business district has increased in value. Rapid transit, and more specifically the city's new subway, is given a major share of the credit.

In 1954, Toronto's Yonge Street subway was built, designed to handle a rush-hour capacity of 40,000 persons an hour. So overwhelming was the public reception that the TTC started making plans for additional tunnels. The University-Bloor subway now under construction is one of the largest single public works projects ever undertaken in Canada, with an estimated cost of some $200 million.

In New York City, the backbone of the transit system is the seemingly endless network of subways. The New York City Transit Authority's subways carry some 4,500,000 people daily. The tubes are old-hat to New Yorkers, with the first tunnel completed in 1904 and known then as the Interboro Rapid Transit. Today the system operates nearly 7,000 rapid transit cars over 240 miles of track.

Mutual insurance has played a part in the expansion and modernization of the New York tubes by providing workmen's compensation and liability coverages to subway contractors.

Chicago's subway system got its start in 1943, here again with the help of mutual insurance companies, when the growing city's first passenger subway was tunneled under bustling State Street. Extensions were made and the second tunnel under Dearborn Street and Milwaukee Avenue was finished in 1951. More recently the Chicago Transit Authority became a pioneer in rapid transit development with a modernized West Side subway, combining rail rapid transit and an eight-lane automobile expressway. The cost of the highway was more than double that of the rail line's median strip, yet the two-track system has a far greater passenger capacity than the expressway.

Although Boston's subway has been accused recently by song of not letting "Poor Charlie" off a train because he lacked the correct change, the Metropolitan Transit Authority of this New England capital handles most of the transit service in its metropolitan area. Because of Boston's notoriously narrow streets, subways became an early necessity, giving the "Bean Town" the distinction of being the first North American city to have a subway, built under historic Tremont Street in 1897.

The other subway city is Philadelphia, where the majority of commuters ride the system of

Historic moment took place in New York City 57 years ago when city officials and financiers boarded this ceremonial flatcar for first official subway ride. Today New York's subways are considered the backbone of vast transit network.

Wide World

Toronto Transit Commission

Toronto's subway has proved so successful that the Canadian city is presently undertaking a $200-million tube expansion project. Toronto has been described by many transportation experts as having finest transit system in North America.

the Philadelphia Transportation Company. Although the city owns the subways, the PTC operates them in conjunction with PTC's surface lines. This has made Philadelphia something of a jousting arena in transportation circles. Mayor Richardson Dilworth stated that the city has been negotiating with Douglas M. Pratt, PTC's president, for more than five years to buy the PTC, but "he (Pratt) has resisted manfully." Dilworth said that the subways need renovating badly. He added, "They are dark, they are dismal, they are not well kept up, and it is not the kind of thing that attracts people to ride." However, Dilworth said that subway and surface rail systems, if they are sure, swift and comfortable, can be the most attractive means of mass public transportation.

One of the most troublesome areas from a transportation standpoint is the mushrooming metropolis of Los Angeles. Relying entirely on surface transit, Los Angeles' bus and streetcar service is meeting the same problem confronting motorists. They can't move.

G. M. Gilliss, executive director of the Los Angeles Metropolitan Transit Authority, predicted that the "snail's pace" during LA's rush hours is only an omen of the paralysis to come unless relief is provided. He added, "The very key to a happy and efficient metropolitan life is accessibility. If it is denied, job opportunities are reduced, man-hours are wasted in commuting and the cost of shipping many goods and products increases because they remain on crowded highways for too long a time."

Mass transportation has been suffering for many years from a variety of chronic disorders. The postwar automobile boom, along with construction of expressways leading into metropolitan centers, has choked the arteries of many surface transit systems. If this trend continues, cities will be forced to prohibit this inward flow or turn their business districts into huge parking lots. Los Angeles is already devoting some two-thirds of its downtown land to parking.

The New York Times, in a series of articles on transit problems, pointed out that the horse and buggy could cross Los Angeles nearly as fast in 1900 as an automobile can make the rush-hour trip today. This is true of surface carriers in many of our major cities.

Meanwhile, back in the subway, riders find themselves happily immune from the chaotic goings on in the streets above them. Even the cursing, horn-honking sounds of the motorists are shut off before reaching the ears of those who prefer to take the low road. ⊙

Chicago Transit Authority

Congress Expressway, western spoke of Chicago's freeway system, has rapid transit trains splitting its center. Surface tracks go underground near the Loop into subway tunnels. Two transit tracks in the middle section transport far more commuters than eight-lane highway.

PLEASURES:	VACATION TRIPS	GOLF	BOATING
	135 million Americans take vacation trips annually. 61 million trips taken, mostly in family groups. $18 million spent annually on domestic travel and recreation. 53 million auto vacation trips annually.	3,000 membership golf clubs. $400 million spent annually on golf.	7.3 million recreational boats in use. 5.8 million motorboats in use. 40 million "week-end" sailors. $2.5 billion spent on boating, 1960.
INSURANCE AGAINST PERILS:	Auto Liability Insurance covering anyone who might drive on a vacation trip. Also Collision and Comprehensive Fire and Theft on the auto. Accident Insurance to cover medical payments, disability or deaths that occur while traveling. Baggage and Personal Effects Floater to cover theft, loss, damage to luggage, travel gear.	Golf Equipment Floater to cover theft or damage to clubs, bags, cart. Comprehensive Personal Liability to cover bodily injury or property damage.	Yacht or Outboard Motor Boat Policy to cover fire, collision and other damage. Comprehensive Personal Liability to cover bodily injury to passengers or bystanders and damage to other boats or docks.

SUMMERTIME — PEAK TIME

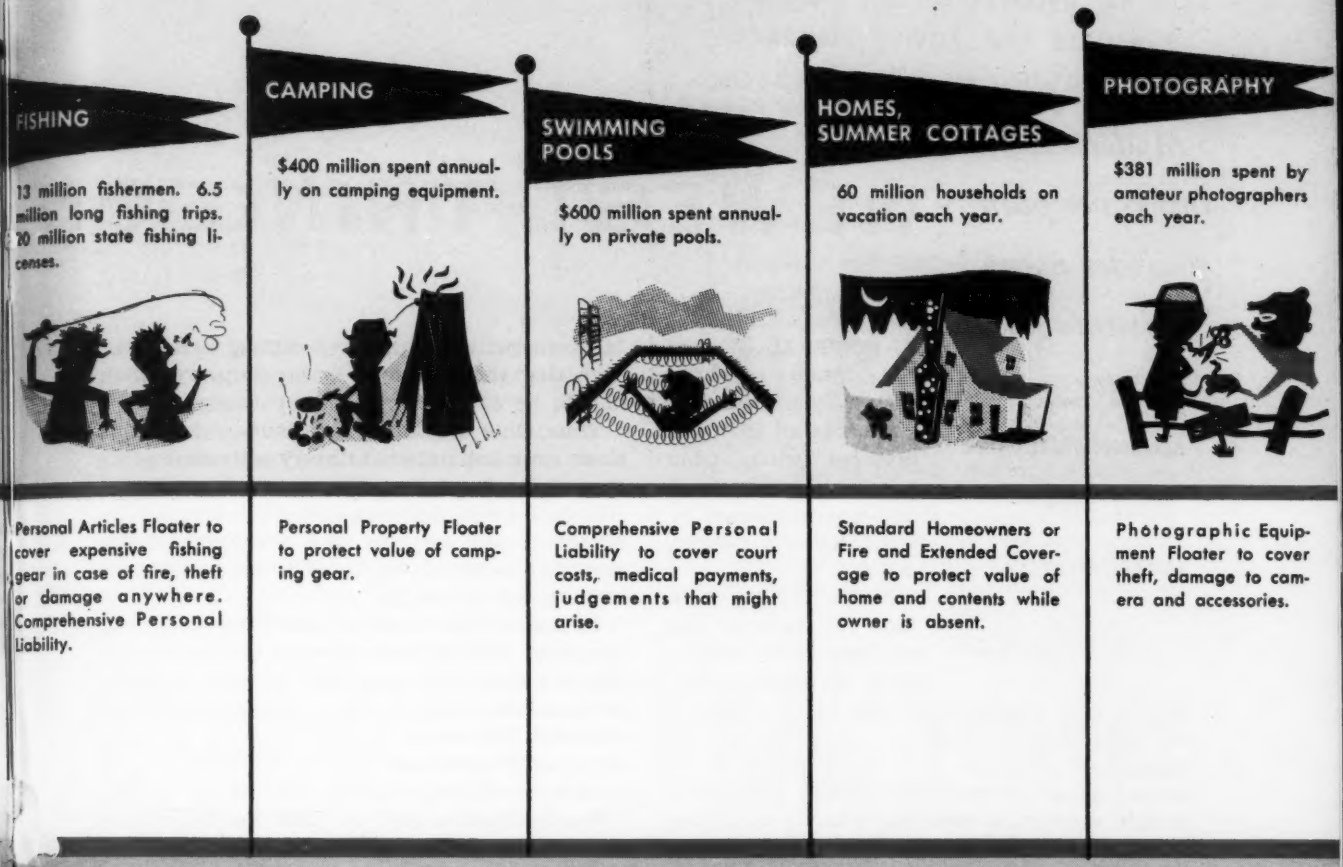
IT WILL HAPPEN this summer, just as it did to this Delaware golfer. He injured a greenskeeper when he made an 80-yard approach shot without shouting the traditional "fore" in warning. After a prolonged trial of the greenskeeper's personal injury suit, the sportsman was adjudged negligent and thereupon directed to pay substantial damages.

Such unhappy sequels to summertime recreation are recorded each year as millions of Americans turn from their tools and typewriters to enjoy sunny weekends and long-awaited vacations.

Fair weather athletes, like the Delaware golfer, and eager vacationists create a myriad of risks for themselves and others because they are often dangerously amateurish. Zeal and inadequate control frequently lead summer sportsmen to cause costly property damage or injuries to themselves or bystanders.

Full protection against such vacation spoilers is available through liability insurance coverages that afford protection against property damage and personal injury claims. Summer liability protection for most families is provided by the comprehensive personal liability and medical payments coverage contained in homeowners' policies. Such policies protect insureds and members of their households against claims in amounts ranging from $10,000 to $300,000, depending on the premium paid. Some persons, such as avid boating enthusiasts, need special liability insurance to cover unusual risks.

Homeowners policies do not cover liability arising out of driving a vehicle; piloting a boat with an inboard motor exceeding 50 horsepower


FISHING
13 million fishermen. 6.5 million long fishing trips. 20 million state fishing licenses.
Personal Articles Floater to cover expensive fishing gear in case of fire, theft or damage anywhere. Comprehensive Personal Liability.
CAMPING
$400 million spent annually on camping equipment.
Personal Property Floater to protect value of camping gear.
SWIMMING POOLS
$600 million spent annually on private pools.
Comprehensive Personal Liability to cover court costs, medical payments, judgements that might arise.
HOMES, SUMMER COTTAGES
60 million households on vacation each year.
Standard Homeowners or Fire and Extended Coverage to protect value of home and contents while owner is absent.
PHOTOGRAPHY
$381 million spent by amateur photographers each year.
Photographic Equipment Floater to cover theft, damage to camera and accessories.

FOR PLEASURES AND PERILS

or a sailboat more than 26 feet long; or operating an airplane. For these activities and for protection against bodily injury and large property damage claims caused by boats, the summer sportsman must buy special coverage.

Automobile liability insurance, for example, is especially important to those 85 million Americans who plan 1961 auto vacation trips. Such tours often involve driving many miles over unfamiliar roads and dividing the driving among several people.

Another coverage of special summer importance is hospital and medical expense and loss of income protection to prevent financial setbacks in the event of a vacation or weekend injury. Many families deplete their savings to enjoy their vacations; they are ill-prepared to meet medical expenses when they return.

Recreation equipment, baggage and personal property can be covered for loss or damage by special floater policies, though many vacationists gain such coverage through homeowners or special tourists' insurance.

Boat owners, who spent $2.5 billion last year, may get hull coverage on yacht or outboard motorboat forms. And owners of summer cottages can protect their investments with fire and extended coverage policies. World-wide protection for the precious equipment of golfers and camera bugs is provided by inland marine floater policies designed to cover such gear.

Insurance can even protect those who fear that rain may dampen their vacation pleasure. A London, England, agency calculates chances of rain in all parts of the world and insures pleasure seekers against bad weather. ⊙

Modernized insurance plan provides many advantages for universities and other institutions.

NEWEST THING ON T

A MERE $24,000 for the whole property, with very little insurance, was all that was involved when Ohio Northern University at Ada was purchased by the Methodist Church in 1898.

In the 63 years since then the value of the property has multiplied 190 times to $4,560,000, with another $1,200,000 being added by the building program in the near future. Not surprisingly, over the years the university's insurance program mushroomed into 25 policies in eight different companies. What is surprising is that the program has now been simplified into two policies in one company at a 45 per cent saving to the university on its insurance costs.

This has been accomplished by means of the new public and institutional property plan put into effect for the university by the Celina Mutual Insurance Company of Celina, Ohio. In fact, one policy would have sufficed had it not been that the university leases property which had to be covered under a separate policy.

Thus Ohio Northern University, which has made state and national history with some of its alumni, is now making history in insurance and collegiate circles by being one of the first policyholders in the state to take advantage of the new plan, abbreviated to PIP—for public and institutional property.

As one of the newest developments in the insurance field, PIP was brought out to give the public better insurance with broader applications at lower costs. It was devised by the Inter-Regional Insurance Conference, an advisory group to fire insurance rating organizations, and is now available in many, but not all, states.

For institutions such as Ohio Northern University, the public and institutional property plan provides special and complete coverages at substantial rate credits but with the proviso that strict underwriting rules be complied with. Along with educational institutions, eligible properties under the new program include hospitals and related risks, churches and like insti-

Named for the founder of Ohio Northern, the Lehr Memorial Administrative Building is the most dedicated and valuable of all structures on the campus. Student enrollment is now near 1,500.

One of the newer buildings in the university's $4.5 million plant is the Women's Dormitory. More dormitory space for upperclass women is part of the building expansion program for '61.

THE CAMPUS

tutions and public authority installations such as town and city halls, libraries, state houses and the like.

Such properties, under the new form, are recognized as a preferred class of business, with substantial values in most cases but with a loss experience which generally has been good.

Ohio Northern, for example, with property valued at more than $4.5 million, also has more than 100 acres adjacent to the main campus for expansion in the future. Both the campus and the village of Ada are distinguished by buildings which are not only valuable structures but also historic landmarks. These include the original building where Dr. Henry Solomon Lehr first taught public school prior to founding the university; the Willis House, campus home of Senator Frank B. Willis, now the office for Alumni and Public Relations; and the home of Senator Simeon D. Fess, now a private residence. Both Senators Willis and Fess were ONU alumni and members of the college law faculty who rose to national prominence.

Buildings most heavily endowed with Ohio Northern sentiment, as well as with monetary

Facilities for students in law, one of the four colleges of the university, include this library and a practice courtroom. The school, founded in 1871, has had university status since 1907.

MANY INSTITUTIONS OF DIFFERENT KINDS ARE ELIGIBLE

OHIO NORTHERN UNIVERSITY, as described here, is just one example of the many institutions and properties that can get improved insurance coverage at lower costs under the new public and institutional property plan.

Four major divisions of eligible properties are provided for in the program:

1. Hospitals and Related Risks

The major requirement concerning such institutions is that they be owned and exclusively occupied by states, counties, townships or municipalities or by eleemosynary, fraternal or religious organizations. Nursing homes are expressly ruled out, but sanitariums are eligible whether of public or private institutional occupancy, subject to certain general rules. Other eligible risks in this division are almshouses, asylums, orphanages, infirmaries and soldiers' homes. In all cases, auxiliary buildings on the same premises may be included.

2. Churches and Like Institutions

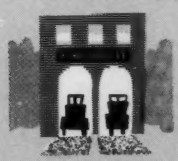
This division expressly includes convents, chapels, monasteries, parish houses and synagogues and auxiliary buildings on the premises. All must be owned and occupied by religious organizations.

3. Educational Institutions

Schools, colleges and universities are eligible, whether public or private. Stadia may be included also and, as in other divisions, auxiliary buildings may be included if on the same premises.

(In the case of all three of the foregoing divisions, the public and institutional property plan may include other properties owned by these institutions or religious bodies if occupied exclusively for charitable, educational, recreational or research purposes.)

4. Public-Authority Installations



This division includes city or town halls, community buildings, armories, police and fire department houses, libraries, park properties, museums, state houses, and capitol buildings. These must be owned and occupied exclusively by states, counties, townships or municipalities. "Park properties" does not include amusement parks, even if operated by a municipality. There are certain other public-authority installations that are not eligible under the program. But if the buildings are used exclusively for public purposes, the coverage may include maintenance garages, incinerators or disposal plants, police or fire training centers, police broadcasting or television stations, pumping stations, waterworks and sewage disposal plants. ⊙

value, are the Lehr Memorial Administrative Building with its assembly auditorium and Alumnae Hall; Presser Hall housing the Herterick Memorial Library of 67,000 volumes and the Schoonover Language Laboratory with the most modern electronic equipment; the Law Building with its comprehensive law library and its courtroom; the three new dormitories; and the new University Dining Hall.

For maintenance and protection of university property, Ohio Northern has a staff of 32 full-time employees, plus about 40 students on a part-time basis. Besides the major buildings, nearly a mile of private thoroughfare must be maintained, as well as 14 rental residential properties, some 20 acres of recreational areas and 60 acres of undeveloped land.

All this property, both real and personal, together with the perils which are the responsibility of the school, are now covered more completely and better, at less cost and with less vexation about specific details, than was possible under the former insurance program.

The basic form of the public and institutional property plan provides fire and extended coverage insurance (windstorm, hail, explosion, riot, etc.) on a blanket basis, except for certain exclusions and limitations. If the policyholder wishes, endorsements may be added for vandalism and malicious mischief, for sprinkler leakage and for other items. However, the basic form alone provides additional amounts of insurance ordinarily not included in older plans.

The University Union cafeteria along with all other property, both real and personal, and the perils which are the responsibility of the school are covered in the new PIP insurance.

For example, there is a species of valuable papers insurance in an amount not to exceed one per cent of the total of the policy or $5,000, whichever is less, for expense incurred when research is necessary to replace books of accounts, abstracts, drawings, card-index systems or other records. Also, newly acquired property is automatically covered for a period of six months. There is also additional insurance on personal property of employees contained in buildings on the premises, not otherwise insured, with a $500 limit of recovery for any one employee.

Universities and other institutions wishing to take advantage of the new public and institutional property plan must be large enough to develop at least $1,000 minimum premium.

New Plan Simplifies Coinsurance Clause

One of the most distinctive features of the new plan is the section which replaces, or modifies, the coinsurance clause requirements usually found in policies covering property of this type. Under the new form, it is necessary for Ohio Northern and other insureds to submit to the insurance rating bureau of the state a sworn statement of values of all properties, real and personal. This statement is in effect for a period no longer than one year from the inception date of the policy. At the end of that year, it is necessary that a new statement be submitted. In the event the new statement is not filed, then the 90 per cent coinsurance clause automatically becomes effective. However, as long as the statement of values is maintained in effect, the coinsurance clause does not apply.

Strict and periodic inspection is required under the public and institutional property plan to ensure greater public safety and to justify the reduction in rates. The rules specifically require that the insured "be interested in maintaining good standards of loss prevention and shall evidence a co-operative attitude toward recommended improvements." This is in keeping with the precepts of mutual fire insurance, which for more than 200 years has stressed fire safety and loss prevention so that insurance protection for lives and property may be provided at less cost.

Under the PIP program an initial inspection is made by the state insurance rating association, with an annual inspection thereafter by the association. In the interim, Ohio Northern

and other insureds under the new plan will be required to make quarterly self-inspections of their premises "for the purpose of fire prevention and fire safety." Celina Mutual Insurance Company will assist Ohio Northern with these inspections and corrective measures by providing the services of a professional inspector from its engineering staff.

Under the public and institutional property plan the saving in the fire insurance rate is 25 per cent in most cases, predicated on the assumption that the frequent inspections with corrective measures for fire safety will reduce losses. Insurance officials are hopeful they can now enlist more public support for such measures, since recent spectacular fires have made schools, churches, hospitals and public institutions unusually fire conscious.

As for a launching site for PIP, Ohio Northern University would be the insurance historian's choice, for the university was established almost simultaneously with the advent of the old standard fire policy. Ohio Northern was founded in 1871; the State of Massachusetts first provided for the standard fire policy in 1873.

As founded by Henry Solomon Lehr, the school was known as Northwestern Ohio Normal School for "the instruction and training of teachers in the science of education, the art of teaching and the best methods of governing schools." It has been coeducational since founding, and was the first institution of higher education in America to organize instruction in the short terms that are now known as the "quarter system."

President McIntosh Now Serving 12th Year

In 1885 the school was chartered by the State of Ohio as the "Ohio Normal University," and in 1907 was renamed the "Ohio Northern Univercity." Ever since 1898, when the Central Ohio Conference of the Methodist Church purchased the school from Dr. Lehr and his associates, ownership has remained with the church and is now with the Ohio Conference of the Methodist Church. Since 1907 the institution has had university status, with the four colleges of Liberal Arts, Engineering, Pharmacy, and Law.

Dr. F. Bringle McIntosh, now in his 12th year as president of Ohio Northern, heads an administrative staff and faculty that includes 125 persons. Progress of the university during those 12 years has been unequaled in any comparable period of the past.

Maintenance and protection of the university property are in the hands of a staff of 32 headed by Thomas Brown, left, with Robert Doble, an officer, and Mrs. Howard Elzay, secretary.

Reorganization of the university's insurance program is a milestone in that 12-year period, as was also full accreditation of the university by the North Central Association of Colleges and Secondary Schools, the Engineers Council for Professional Development, the American Council on Pharmaceutical Education, the National Association of Business Teachers Education, the American Bar Association, the Ohio League of Law Schools and the Department of Education of the State of Ohio.

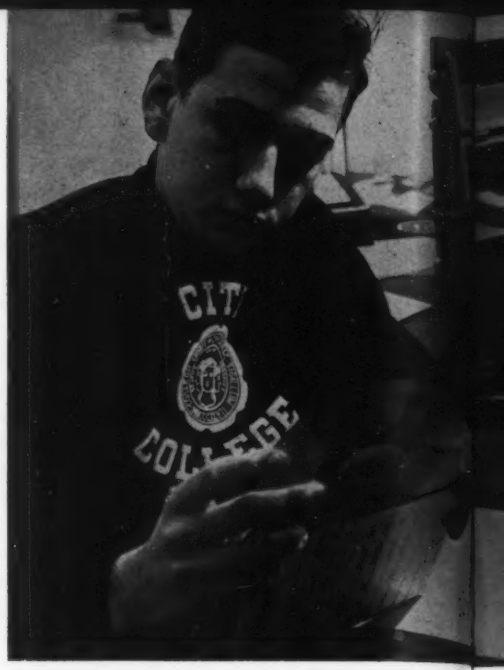
It is also to Dr. McIntosh's credit that seven of the 15 major buildings on the campus have been put into operation during his presidency. In addition, nearly $2 million has been added to permanent endowments.

Student enrollment in 1961 is above the 1,500 level and is expected to reach 2,000 by 1965. The building program continues with three major buildings anticipated for the current year —a dormitory for men, a wing to the dormitory for women now under construction and the completion of the Union.

Approximately 75 per cent of Ohio Northern students come from Ohio, the remainder from virtually every state of the Union and 14 foreign countries. About one-half of the student body is enrolled in liberal arts, one-tenth in law and the remainder about equally divided between engineering and pharmacy. The active alumni body of the university numbers approximately 11,000.

Those alumni may not be able to boast of the winningest football team or the biggest student body of the 45 colleges and universities in the State of Ohio. But their Ohio Northern alma mater is a model for the rest of the state in how to save money and get more insurance protection by putting the insurance program under the public and institutional property plan. ⊙

Recordings, by volunteer experts, provide "talking books" for many sightless students.



NEW WORLDS FOR THE BLIND

WHEN HIS F-80 SHOOTING STAR jet crashed and burned in Alaska in 1951, it might have been the end of Bob Bastien. Certainly it could have been the end of his dreams of college and a career, for he came out of the crash totally blind.

But blindness didn't hold back 23-year-old Bob Bastien, of DuQuoin, Illinois. He came out of Hines Veterans Hospital in Chicago, married the pretty young Gray Lady from his ward, and started school.

For seven years, through four years of business school and three years of law at the University of Southern California, student Bob used "talking books" from Recording for the Blind, Inc., a national nonprofit organization which supplies schoolbooks-on-records for most of America's 1,100 blind college students and for adults wishing to further their careers.

A year ago Bob finally finished school with a record that would be envied by any nonhandicapped student. He had his B.S. degree, summa cum laude, with a grade point average of 3.93 out of a possible 4. He kept his standing on the dean's honor list throughout law school, and served as an editor of the Law Review. When he won his LL.B., no one could have been more pleased and proud than the unsung readers throughout the country whose many hours of volunteer service enabled him to continue his studies.

What the readers and the RFB organization didn't know all those years was that Bob Bastien had suffered even more than loss of sight in that jet crash. He was burned over nearly three-fourths of his body, his features were virtually destroyed, and he lost both hands except for one finger. He spent nearly three years in the veterans hospital before starting school, and returned summers for additional treatment. He had some 15 operations over the years, including extensive plastic surgery.

Had they known all this, the folks at Recording for the Blind probably would have had even larger lumps in their throats than they did when, in May, 1956, they received a contribution of $3 from Bob (though their services are free to the blind). There was a note saying: "This is for the fine work you are doing. If I ever get around to being a corporation lawyer, I'll send you a lot more."

Bastien's heartfelt expression of gratitude is echoed repeatedly by blind students throughout the U. S. For without the "talking books," they would have to depend on bulky Braille volumes or on paid readers to get through school; many of them would be unable to complete their education.

(The only other program comparable to RFB, the Library of Congress "Talking Books" program, offers mostly fiction, no textbooks.)

Recording for the Blind was started in 1950 by a small group of volunteers in New York to help blinded Korean War veterans finish college. Today it has recording units in 14 cities, and 12 regional public libraries make recorded works available to all who need them, both for college and for adult education courses.

RFB has only 33 paid employees throughout

Approximately 900 blind students are getting their college training out of recorded textbooks to which they listen on their talking book machines, just as this young man is doing. Another 900 adults also learn this way.

One of RFB's volunteer readers, Frederic Bradlee, making a recording of Nietzsche for blind adults participating in the eight-year course of the Great Books Foundation. RFB recorded all 128 titles for the course.

the country. It depends on its 1,600-odd volunteers for the painstaking, time-consuming, often deadly dull job of recording the books blind students need for their classes.

Volunteers are carefully screened and tested to be sure their voices are perfectly understandable, neither monotonous nor distractingly dramatic, and, particularly in the case of foreign-language readers, completely free of accent. Close to two-thirds of all volunteers have to be rejected as readers; many serve as checkers, however, monitoring every recording for timing, accuracy and pronunciation.

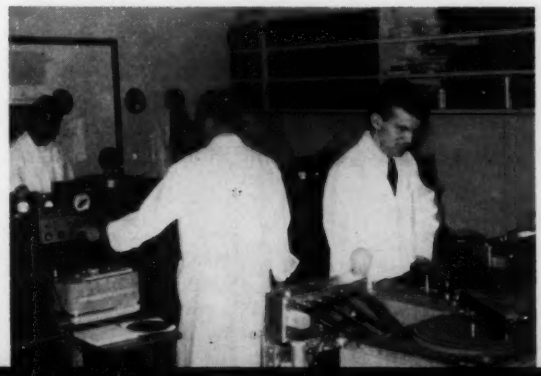
Two figures from the Chicago unit's 1960 annual summary give a good idea of the effort that goes into each book. Their year's output: 109 books completed; volunteer hours for the year: 9,966.

Readers often spend as much or more time preparing their chapters-of-the-day as they do recording them. Highly technical subjects, particularly, pose problems, for every diagram, chart, graph, equation, formula and problem in the book must be presented to the blind student along with the text. This often takes considerable thought and ingenuity. It also means the reader must understand the subject fully himself.

Recording a text on nuclear physics, thus, requires a nuclear physicist; RFB has been fortunate in obtaining the services of several as volunteer readers. It also has chemists, artists, lawyers, musicians, teachers, even a theological student able to read the ancient language of

Cornelia Otis Skinner, monologist and author, reading for a recording at the New York headquarters. RFB has recording units in 14 cities where 1,600 volunteers contribute talent and time in behalf of the sightless.

Here in the RFB embossing room, tapes from the 14 recording units are converted into discs. An average 500-page textbook requires about 25 of the 7-inch discs; as many as 36 copies are made of some books in demand.



Aramaic, which Jesus spoke. A Chicago radio announcer recording a book on counterpoint for a blind music student persuaded a pianist friend to record his musical examples, and spliced them in on the tape as he came to them.

After tapes are made and monitored, they are sent to New York to be embossed onto discs. All reading must be perfectly timed; about an hour's reading can go on a small 7-inch disc. An average 500-page textbook takes about 25 such discs. One to 36 copies are made of each book, depending on the demand for it. After the student who requested the book has finished it, the recording goes into RFB's library, which now contains about 2,900 titles. There is no comparable collection of recorded educational books anywhere.

Public School Recordings Are Widely Used

Recently RFB has been branching out. In 1959 it began recording public school textbooks for the first time on a large scale. In co-operation with the Connecticut State Board of Education of the Blind, it recorded 103 textbooks for blind children in grades 4 to 12. These recordings now are being used throughout the country.

In 1960 RFB began recording the Sunday *New York Times*' "News of the Week in Review" section. More than 1,000 blind persons subscribe, at a below-cost $5 a year for students, $10 for adults. Previously they would have had to have someone read the 7,500-word news summary to them.

RFB's current project is the development of a longer-playing, very slow-speed tape in a sealed cartridge which promises to be the most important advance in the organization's history. Each tiny cartridge could hold up to 12 hours of reading, would be easily played and replayed for many years without impairment of quality. It also would speed up the recording process so that three machines (in place of RFB's present 100 turntables) could turn out four books an hour in copies of three, at lower cost than by the present system. Small, simple playback devices could replace the bulkier Talking Book Machines now made available to the blind by the Library of Congress.

RFB never loses sight, though, of its first and foremost purpose, recording educational books. In addition to 900-odd college students, it serves an equal number of adults seeking to advance their education. It has recorded books on law, psychology, sociology, religion, radio mechanics, animal husbandry, and all 128 titles for the eight-year Great Books Foundation course.

It has recorded insurance policies to help blind insurance men keep up with changes in their field, and for some years has furnished casebooks and other legal works for three police magistrates who are totally blind. It even located a master carpenter to record a complicated Forestry Service publication on "Building With Logs"—complete with long pauses to allow the blind student to cut the wood before going on to the next step!

Although medical progress and industrial safety programs have cut into many of the once-widespread causes of blindness, the proportion of blind persons in the population is increasing, mainly because more people now live to an age where they may contract diseases that can lead to blindness. Today some 356,000 Americans are "legally blind" (in both eyes), and their number grows by 30,000 a year. An estimated 1½ million persons are blind in one eye. Almost a million cannot see to read, even with glasses. About 14,000 of the blind are youngsters of school age.

Service Is in Spirit of Mutual Insurance

Thus, while researchers continue to probe for the causes, preventives and possible cures of blindness, Recording for the Blind must face up to the enormous and growing challenge before it. In so doing, it is acting in the best traditions of mutual insurance, which was founded by people interested in the welfare of their neighbors and eager to help one another in their misfortunes. RFB struggles to raise funds (it is supported entirely by gifts from individuals and foundations), and to expand its services. It costs about $25 to record a book, and a student uses an average of eight during a college year. Hence each new "client" costs RFB about $200 a year. The organization can only hope there will always be people, generous with their time and money, who subscribe to its guiding principle: That with the proper education a blind person of normal ability can become economically independent and a productive member of the community.

Lawyer Bob Bastien, and hundreds of others like him, are living proof of the principle. ⊙

July 4, 1866

PORTLAND, MAINE'S GREAT FIRE

A PLAYFULLY TOSSED FIRECRACKER popped Portland, Maine, into a nightmarish Fourth of July fire that made headlines throughout the nation 95 years ago this month. It was the worst Independence Day catastrophe in the observance of "the most memorable epoch in the history of America." But it was not until 30 years later that the now universal dictum of a safe and sane Fourth was first invoked for the day of pomp, parade and pyrotechnics.

"Safe and sane Fourth" first appeared in an editorial in *Life*, 1896, and is ascribed to Thomas Lansing Masson, literary and managing editor. In a way he was a child of the Portland tragedy and a proponent of its lessons, for he was born the same year that the fire made Independence Day history.

Portland's total losses at one time were set at $15 million and are still shown at that amount in listings of the nation's big fires. However, Philip D. McCallum, of the Mutual Fire Insurance Company, Saco, Maine, after digging into the files of the Guy Gannett Publishing Company, Portland, reports that insurance surveyors who worked for many weeks on the catastrophe set the losses at $6 million. Almost two-thirds of the amount was paid for by insurance.

One unexplained mystery is why fire didn't take over the town long before the late afternoon crisis. Starting early, Portland had given itself over completely to a carnival spirit in celebration of the 90th Independence Day and a big holiday for victorious Civil War veterans in their Union Blues. Firecrackers, rockets, squibs, bombs and all conceivable concoctions of gunpowder were set off with utter abandon, leaving the city almost numbed and softened up for what was to follow.

It started about 4 p. m., although accounts vary as to the exact time and other details. A boy, never identified, tossed a lighted firecracker into a barrel of shavings at a boat shop. When the alarm was given at 4:10 p.m. by William Neal, festivities soon turned into furor. By that time the parade was over, but the city's fire forces were still in the thick of the celebration with the men garbed in their red dress shirts and with their horses, engines and hand tubs resplendent in polish and decorations.

In full regalia, firemen soon had the fire at the boat shop extinguished. But embers which had been wind-borne to a nearby pile of barrels touched off a far more serious fire in the sugar house of J. B. Brown & Son. Fanned by mounting gusts of wind and fed by old wooden buildings, the fire was soon out of control, despite help from Saco and other towns.

Before the fire burned itself out in 16 horrendous hours, it destroyed more than 1,500 buildings and devastated 140 acres of what was then a thriving seaport trading center of 30,124 population.

In the wake of the holocaust, 13,000 people were left homeless, but only two lives were lost. A young celebrant, said to be sleeping off his Fourth of July after-effects, perished with his mother who had tarried too long in her heroic struggle to move him.

Although safe and sane Fourths were not propounded by Masson until 30 years later, Portland's plight was an immediate demonstration to the entire nation of the need for fire protection and prevention in building construction and in fire-fighting facilities. The city's dry wooden buildings were like kindling which would have made a roaring fire even without the strong wind that thwarted firemen. Moreover, their equipment was little more than token for such a catastrophe and wholly dependent on reservoirs, cisterns and wells that were soon exhausted. But the whole nation, augmenting relief provided by the insurance industry, came to the rescue. Congress authorized the President to send $50,000, New York raised $106,000, Boston $25,000 and Bangor, Augusta and Lewiston, Maine, $10,000 each. Many other communities throughout the nation sent money, food and clothing.

Portland has been 'cracker-conscious ever since, and this year the city and its Fire Chief Carl T. Johnson are resolved again to give the nation a demonstration of what a safe and sane Fourth should be like. ⊙

The Detroit News

Detroit police, a major factor in city's vast improvement in traffic safety, are encouraged by the Traffic Safety Association to enforce laws strictly. Men and three-wheelers here are assigned to Parking Enforcement Bureau, which reduced unlawful parking by 50 per cent in one year after 70-man task force began operating.

SING A SONG FOR DETROIT

Here's how, in 20 years, its traffic record has gone from bad to the best.

DETROIT, long the world's motor capital, has proved that it can effectively control traffic accidents, detrimental by-products of the automobile.

A 20-year traffic safety campaign spearheaded by city businessmen and resourceful public officials reduced city traffic deaths 34 per cent while auto registrations soared 89 per cent. With this remarkable record, Detroit won more major safety awards than any other U. S. city. Its citations include three consecutive awards of honor from the National Safety Council and a similar number of grand awards in the American Automobile Association's pedestrian protection contest.

Success has followed success in Detroit's safety program. For the first quarter of this year, Detroit's traffic deaths were down 27 per cent from the like 1960 period. It led all cities of more than a million population with a low 2.4 deaths per 10,000 registered vehicles.

These accomplishments in lifesaving and con-

The Detroit News

Fatal accidents caused by drunken drivers have been cut 90 per cent through "Drunk Drivers Go To Jail" campaign. Started by city's Traffic Court and TSA in 1941, campaign is still on.

Detroit Police Department

Hazardous traffic situations are filmed for television presentation, another public education device. Insurance companies, including two major mutuals, give TSA financial support.

Prowl car dispatched by radio station assists motorists stranded on expressways and sends traffic reports to studio. Newspapers, radio and television stations always boost safety.

Detroit Public Schools

Six off-street driver-training areas at Detroit high schools were built with state funds from drivers' license fees. TSA stimulated Michigan legislature to provide for driver education. Free training is given to 20,000 Detroiters each year.

Traffic Safety Association of Detroit

Detroit traffic judge and other officials hear a police sergeant explain operation of electrical speed timing device. Public acceptance of traffic law enforcement in Detroit has come about through understanding of need for traffic safety.

Interchange of Ford and Lodge Expressways carries 250,000 vehicles daily. Built in four years at cost of $15 million, it is the hub of expressway system that will someday include 200 miles of roadway. TSA endorsed extensive expressway plan.

Traffic Safety Association of Detroit

sequent reductions in suffering and property damage are a credit to more than Detroit's fine police department and to its courageous traffic court judges and to engineers responsible for better roadways. Detroit has become America's safest big city because of concerted efforts by government agencies, school officials, clergymen, editors, businessmen, and, most important, through the understanding co-operation of a vast majority of the Motor City's drivers and pedestrians.

Public acceptance is the catalyst that has made traffic safety succeed in Detroit while it has faltered elsewhere. And a large share of the credit for it belongs to the city's unique Traffic Safety Association, a nonprofit, privately-financed agency organized in 1941.

City Organizes New Traffic Department

In the 1930s as many as 350 Detroiters died each year in traffic accidents. The motor capital, according to one civic leader, "was no more prepared for the impact of the automobile than any other American community." City officials had already taken the first major step to curb accidents in 1937 by reorganizing the Detroit Police Department Traffic Division and establishing the Accident Prevention Bureau. A second major step was taken in 1939 with the establishment of the Traffic Engineering Bureau, which later became the Streets and Traffic Department under a nonsalaried commission.

Soon after the establishment of the traffic engineering unit it became evident that physical improvements alone would not solve traffic troubles. Detroit was dropped from the National Safety Council's awards list from 1938-42.

In this climate the presidents of five Detroit automobile companies met to discuss ways to get traffic safety across to average Detroiters. Leadership was provided by representatives of the "Big Three" auto makers, Edsel B. Ford, Ford Motor Company; Charles E. Wilson, General Motors Corporation; and K. T. Keller, Chrysler Corporation. Wilson, later to become Secretary of Defense, exemplified the auto executives' concern about traffic safety by chairing 10 of 11 TSA directors' meetings during World War II years when he and his company were deeply involved in defense production.

Founders of the Traffic Safety Association decided on a working educational organization consisting of a small staff, boards of trustees and directors, a treasurer, and an executive committee to handle budget and interim matters. As managing director, founders chose Donald Slutz, Detroit's city controller and a one-time newspaperman who knows the ways of news media and the byways of legislative chambers.

Small Association Staff, Wide Influence

From TSA's office in the Buhl Building, Slutz, three assistants and a small secretarial staff spread the traffic safety message to residents of the Detroit metropolitan area, an audience that now numbers 3.7 million. Their influence has extended to Greece and Turkey, which use TSA techniques, and to Chicago, where the Citizens Traffic Safety Board was modeled after the Detroit pattern in 1951. And over the past 20 years TSA's member companies have grown from 21 to 101, including Michigan Mutual Liability Insurance Company and Lumbermens Mutual Casualty Company, both major underwriters of auto insurance in the Detroit area.

Detroit is never permitted a letup in traffic safety. The association continually uses a number of well-known techniques including promotion of safety messages on radio and television and in newspapers; encouragement of fair traffic laws and vigorous enforcement; and publication of its own safety booklets with easy-to-understand cartoon messages. In all its publications, TSA praises good drivers and warns of the hazards of bad driving.

Base Safety Messages on Solid Research

Continuing success of Detroit's safety drive points up the difference between TSA's approach and techniques employed in less resultful programs. Each safety message is based on solid research of accident reports and is beamed at a particular type of traffic law offenders. One TSA official puts it this way, "We focus on major accident problems instead of using such general appeals as 'drive carefully.' All motorists believe they are driving carefully — and skillfully."

Here's how TSA works: When statistics indicate that a number of rear-end collisions occur on particular streets, TSA arranges to have "Follow at a Safe Distance" signs posted. There are now more than 1,000 streetside posters in Detroit's metropolitan area. And when it finds

that many persons over 40 are being struck by autos, TSA unfolds the statistics and directs its message to older pedestrians. Detroit visitors, for another example, receive association leaflets that explain in everyday English the city's model pedestrian protection ordinance.

This ordinance, which imposes offenders' fines of $2 for pedestrians and $5 for motorists, says simply that walkers have the right of way at crosswalks and drivers have it elsewhere. But it was strongly opposed by some city officials, and TSA had to demonstrate what it could mean to the city. After its passage in 1942, it was readily accepted by the public. The convincer for most Detroiters was that 559 fewer pedestrians died in the first 10 years the ordinance was effective, a statistic made possible by police who annually issued as many as 70,000 pedestrian tickets.

'Drunk Driver' Slogan Reduces Fatalities

TSA's effectiveness is also shown by the results of the "Drunk Drivers Go To Jail" campaign involving posters in saloons, billboards throughout the city and radio and television announcements. In 1941, the year of TSA's founding, 47 fatal accidents and 1,774 injury accidents were caused by drunken drivers. Last year drunken drivers caused only four fatal accidents and 569 injury accidents. Garnet Griffin, association public relations director, says, "Traffic judges were sending drunken drivers to jail before 1941 but very few knew about it. We have about 200,000 more licensed drivers in Detroit than in 1940, but there were only five more cases of drunken driving last year than in 1941."

Detroiters have also been made aware of their city's nonfix ticket system which provides for newspaper publication of total traffic offenses and dispositions. These summaries show how infrequently tickets are canceled by the director of traffic of the police department. Motorists know that once ticketed their chances of conviction are better than 9 out of 10.

Traffic safety promotion has its light side, too. One popular newspaper column carried "Funetics," safety messages in phonetic verse prepared by TSA's Howard Cox. Cash prizes were sought by 2,649 readers in 240 cities of Michigan, Ohio and Ontario, Canada. Another contest invited radio listeners to submit safety couplets. One offering: "Proper distance to him was bunk, They pulled him out of some guy's trunk."

Detroit traffic safety techniques were exported to Greece and Turkey two years ago through International Co-Operation Administration. This Greek poster says: "Too Much Speed Is the Biggest Cause of Accidents."

A more serious side of TSA's work has been its co-operation with government, schools and courts. The association helped stimulate Michigan's legislature to provide funds for high school driver education from drivers' license receipts. TSA strongly endorsed building 200 miles of expressways in Wayne County, a move toward ending central city congestion, and supported a plan for 35,000 off-street parking spaces.

Safest Big City Is Now 260 Years Old

Detroit celebrates this month the 260th anniversary of Antoine de la Mothe Cadillac's founding of the city as Fort Pontchartrain on July 24, 1701. It has grown from a minor outpost of New France to our fifth largest city dotted with skyscrapers and enhanced by the new $112 million riverside Civic Center with vast convention and exposition space.

Detroit's future looks brighter because of the patient work of the Traffic Safety Association, whose goal was recently stated by TSA chairman Benson Ford in this way: "To help Detroit set an example in the safe and intelligent use of its major product—the automobile." ⊙

River Queen Boat Works, Inc., Photos

Relaxing aboard a houseboat during a quiet cruise down the river is a pastime that is becoming popular during these warm July days. This model has nearly all the comforts of home, sleeping six with modern cooking and bathroom facilities.

Houseboat interiors are as plush as boat owners want them. Some go so far as to put in wall-to-wall carpeting, television and air conditioning. Clean, compact lines of living quarters afford occupants a feeling of comfort and roominess.

HOUSE AHOY!

It's hail to the houseboat,

now a popular form of family living and loafing.

RUMOR HAS IT that the houseboat industry was launched by a clever man who had purchased, by mail, a few acres of "scenic" property with a view of the ocean. It turned out, the story goes, that he not only got a view of the ocean but a good-sized chunk of it.

Facing up to his predicament, this land speculator decided to make the most of his watering place and float a home.

Whether or not this story has any validity is no longer important, for houseboating is now a "predicament" that is very much desired.

These cruising cottages are harbored everywhere from the Mississippi to the Caloosahatchee, providing a lazy comfort unmatched in the boating pastime.

Among the more than 40 million part-time Popeyes, a growing percentage of them each year are discovering the houseboat. With room to sleep six, cooking facilities, water, electricity, refrigeration and bath, houseboats are comparable in living conveniences to house trailers. Extras such as mahogany paneling, wall-to-wall carpeting, television and air conditioning are being added to some models.

Although houseboats are not winning prizes for speed or beauty, their box-shaped bodies provide a virtually unsinkable craft. Occupants can walk anywhere on the outside deck or interior without fear of rocking the boat.

Such a walk through a typical houseboat, from forward to aft, would lead into a pilothouse with combined dining, sleeping and lounging area, a galley and head. Outside there are spacious forward and aft decks, with a sun deck atop the cabin. Some houseboats also have a railed walk around the entire cabin.

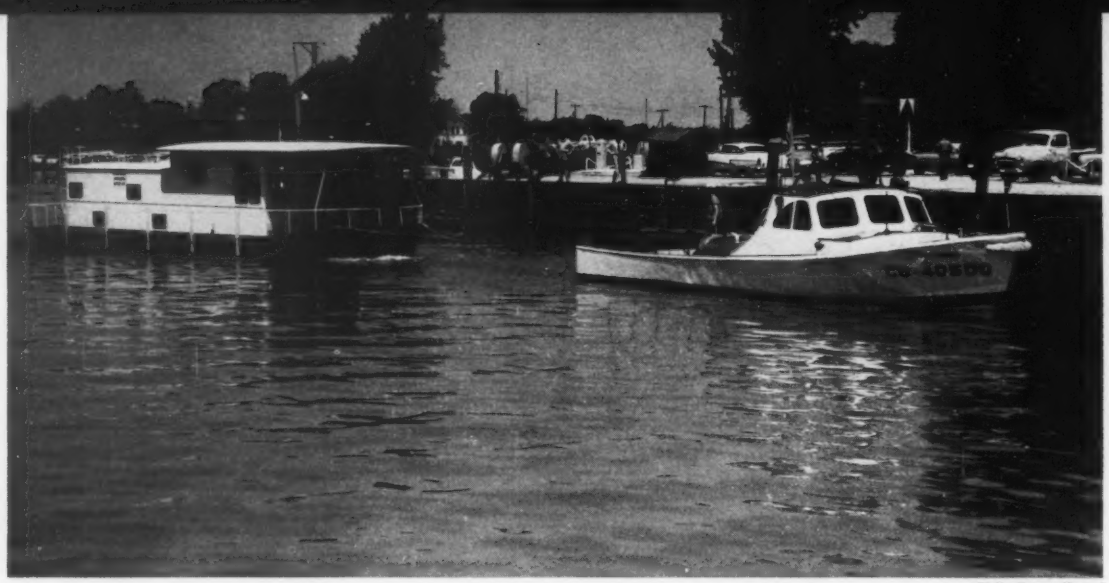
Retail prices for houseboats vary from $3,000 to as much as you would like to pay. However, one of the most popular divisions of the industry today is houseboat rentals. There are hundreds of rental operations throughout the country. Rates depend upon the boat size and time of year. For example, during the summer months costs are about $250 per week, dropping to $150 during the spring and fall months. These prices include, in many cases, dishes, cooking utensils, linens, bedding—even salt, pepper, catsup and other condiments.

The insurance industry, according to several of the larger boating manufacturers, has been instrumental in making houseboating both popular and possible. Granting coverages at what even the builders consider to be fair rates, insurers have conducted extensive inspections of houseboat construction and have worked with the manufacturers toward greater boating safety.

Not too many years ago, when houseboat launchings were still considered spectacular, there were all sorts of hazards involved. One insurance man recalls a claim which occurred after a houseboat sank to the bottom of a lake. The owner explained that the accident followed his flushing the boat's toilet.

Most of today's models have several watertight compartments, any two of which will keep the boat afloat. Hulls are double-welded to Coast Guard approval, and engines, gas tanks and batteries are all located in rear compartments, isolated from the rest of the boat and mechanically ventilated.

The Dubuque Boat & Boiler Company of Dubuque, Iowa, reports that its houseboat customers can obtain all-risk protection for about $2 per $100 of insurance. Liability coverages can be purchased for premiums comparable to those of an automobile policy, and in some cases



U.S. Coast Guard

U.S. Coast Guard is presently experimenting with houseboat on Great Lakes. Not self-propelled, this houseboat serves as home for Coast Guard crew engaged in search and rescue work. Commandant's office reports experiment as "promising."

House Ahoy!

houseboats can be covered under a homeowner's policy without extra charge.

But because the houseboating industry is still relatively new, insurance agents are cautious and underwriters are selective. Premiums must depend, among other things, on the type of boat, its owner and where it will be harbored. Much is also contingent upon the design and workmanship, such as how the hull is constructed, how high the boat sits off the water, type of cooking and heating fuels used, and where these units are located in the boat.

Several years ago there were only a handful of houseboat manufacturers, compared with more than 50 in the business today. Insurers are wary of the shoddy, fly-by-night operations. An insurance man who has investigated most of the builders said that there is nothing professional about the workmanship of some of them. "I would not," he added, "feel secure living in some if they were parked on land, let alone on water."

Nevertheless, a well-constructed houseboat can be one of the safest vehicles afloat. The U. S. Coast Guard, for instance, is presently experimenting during the summer months with a houseboat on the Great Lakes. It is used to berth crew members of patrol boats engaged in search and rescue, law enforcement and logistic activities. Vice Admiral J. A. Hirshfield said the Coast Guard's experience with the boat, although limited, has been very promising. He said that their tests in safety, habitability, public acceptance and operational suitability are still in the embryonic stages.

One of the greatest misunderstandings among prospective houseboat buyers, according to the manufacturers and salesmen, is that a houseboat can replace a yacht. Not so, said one salesman. They're designed primarily for rivers, small lakes, canals and bays. He said that a recent houseboat prospect was considering a trip to Bermuda. "I told him to see his travel agent."

Houseboats are ideal for adult Tom Sawyers who are more interested in navigating the Mississippi than in crossing the Atlantic. One of the country's largest houseboat manufacturers, River Queen Boat Works of Gary, Indiana, backs this up in its title and in names given its houseboat models—Suwannee, Mississippi and Ohio.

In some river towns, houseboating has become so popular that storekeepers and newspaperboys have boat-to-boat delivery routes. The newsboys are especially heedful not to miss the "porch." In Winona, Minnesota, there are nearly 2,000 boats, more than 300 of which are houseboats, divided among the town's 7,000 families. In southern states retired couples are trying houseboat living in increasing numbers.

This summer and particularly this month the houseboat industry expects to reach a sales peak with thousands of persons attempting to float loans in order to float homes. ⊙

Commissioner Otis M. Whitney. Premium volume in his state is now in excess of $1 billion

WHITNEY OF MASSACHUSETTS

RICH IN MANY other distinctions, Massachusetts also has accumulated more years of insurance history and service than any other state with the possible exception of Pennsylvania. In Commissioner Otis M. Whitney's domain, for instance, there are 24 mutual property and casualty companies each a century old or older. The total for them alone is thus more than 2,400 years, and they are only part of the Massachusetts company roster. The oldest of the Bay State mutual companies, Worcester Mutual Fire Insurance Company, Worcester, was established in 1823, just 35 years after Massachusetts entered the Union as the sixth state of the original 13 on February 6, 1788.

But before that, ever since the Pilgrims came ashore from the Mayflower at Plymouth in November, 1620, the Bay State has been making history in government, education, religion, medicine, literature, law, commerce and industry. For a 1961 history-maker the state unveils its Yankee Atomic Electric Company at Rowe with its power reactor serving 11 public utilities.

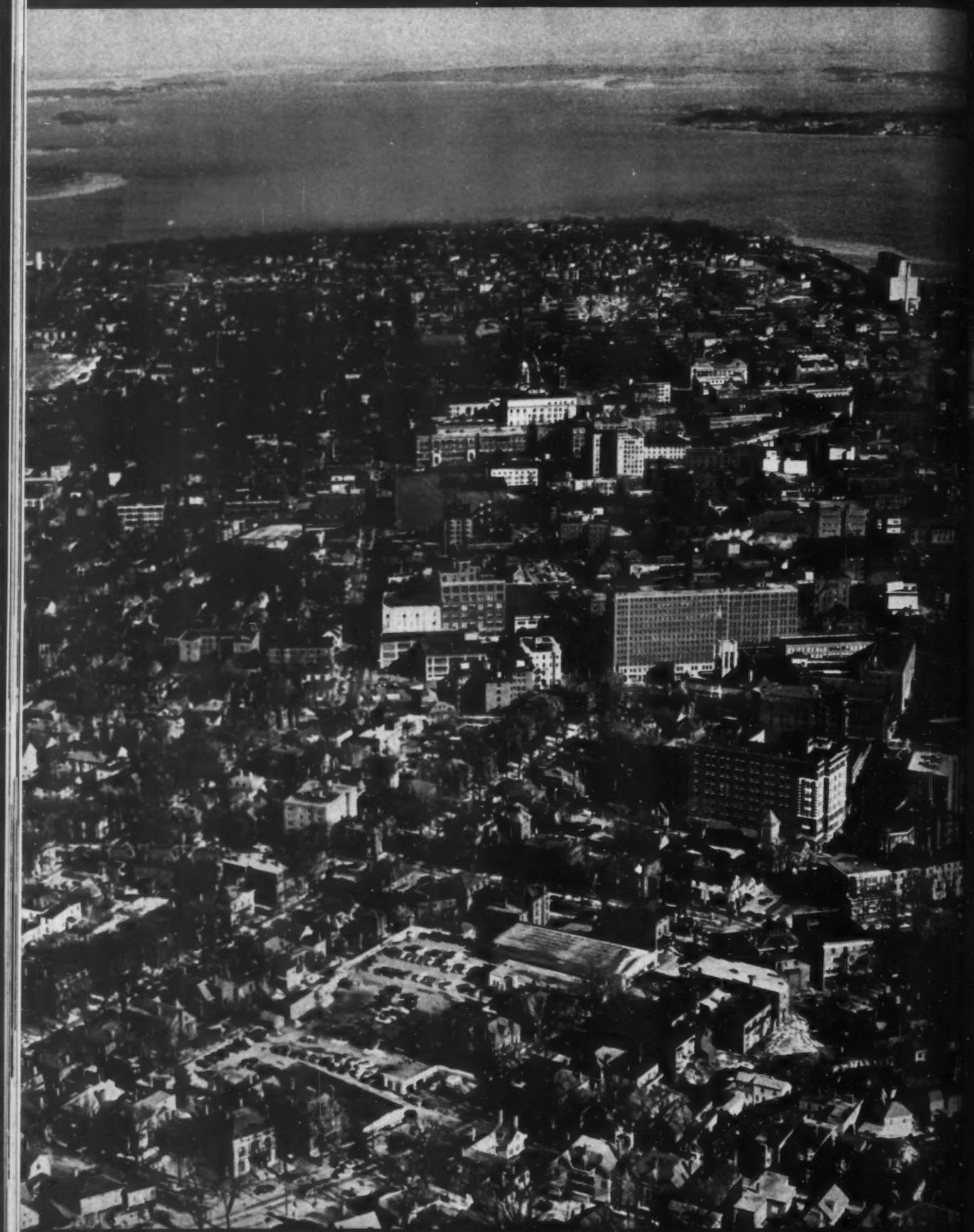
Massachusetts made its early industrial reputation by pioneering in shoes and textiles and in the tools for those two industries. Today it has become a highly diversified industrial complex. Since 1957 alone, 549 new manufacturing firms employing more than 17,000 have been established. Compared with only 43 industrial parks a few years ago, Massachusetts now has 70 providing industry with the most modern facilities.

As a vacationland offering Cape Cod, the Berkshires and the sights of historic Boston, Massachusetts now takes in approximately $400 million annually from tourists.

Taxes and fees from insurance companies doing business in the state yield Massachusetts more than $18 million annually, according to the most recent figures. Premium volume almost tripled during the 15-year period 1944-59 to exceed $1 billion in 1959. In the fire, casualty and accident and health lines, there are 393 companies doing business in the state. Of these, 124 are mutuals which had direct premiums earned of $324.5 million in 1959 and direct losses of $213.2 million.

Commissioner Whitney is a native of Massachusetts, born in Concord, and was appointed to the position on April 21, 1959. He was graduated from Harvard College in 1930 and from Harvard Law School in 1933, being admitted to the bar shortly thereafter. Elected a state representative in 1936, he served five years in the legislature before resigning to enter active duty with the U.S. Army.

As a leader of an Army unit at Guadalcanal in the South Pacific, he earned the Silver Star and other military decorations before being returned to the U.S. because of malaria. After separation from the Army, he was elected by the legislature in 1946 to fill a vacancy on the governor's council and was returned to the council each succeeding election by the people of his district.

Commissioner Whitney has been active in the Massachusetts National Guard since joining as a private while in college. He also served as commissioner of public safety under Governor Christian A. Herter. In the National Association of Insurance Commissioners, Whitney has served on several key committees and various subcommittees. ⊙

Recently opened in Charlestown, Massachusetts, this new Domino plant is the world's first completely automated sugar refinery.